

## Registration Information

Name \_\_\_\_\_

Title \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone ( \_\_\_\_\_ ) \_\_\_\_\_

E-Mail \_\_\_\_\_

- Group 1:** Designated representatives of CFA member groups. **Fee: \$90.00**
- Group 2:** Government, academic, and non-CFA public interest groups. **Fee: \$110.00**
- Group 3:** Industry and trade association representatives. **Fee: \$300.00**

The registration fee includes all sessions, the lunch and the reception on Thursday, March 12th.

- Yes, I will attend the Thursday luncheon.
- I request a vegetarian/gluten free lunch.

Register online by using a credit card or check at [www.consumerfed.org](http://www.consumerfed.org) OR register by mail or fax:

**Consumer Federation of America**  
1620 I Street, NW, Suite 200  
Washington, DC 20006  
202-387-6121 Fax: 202-265-7989

**Cancellation Policy:** Cancellations or substitutions must be received by Wednesday, March 11th. There are no refunds for cancellations after that date or for conference no-shows.

**On-site registration** will be available on Wednesday, March 11th from 12:00 p.m. – 5:00 p.m. and on Thursday, March 12th beginning at 7:30 a.m.

**Access services will be provided on request. Please notify CFA if these services are required.**

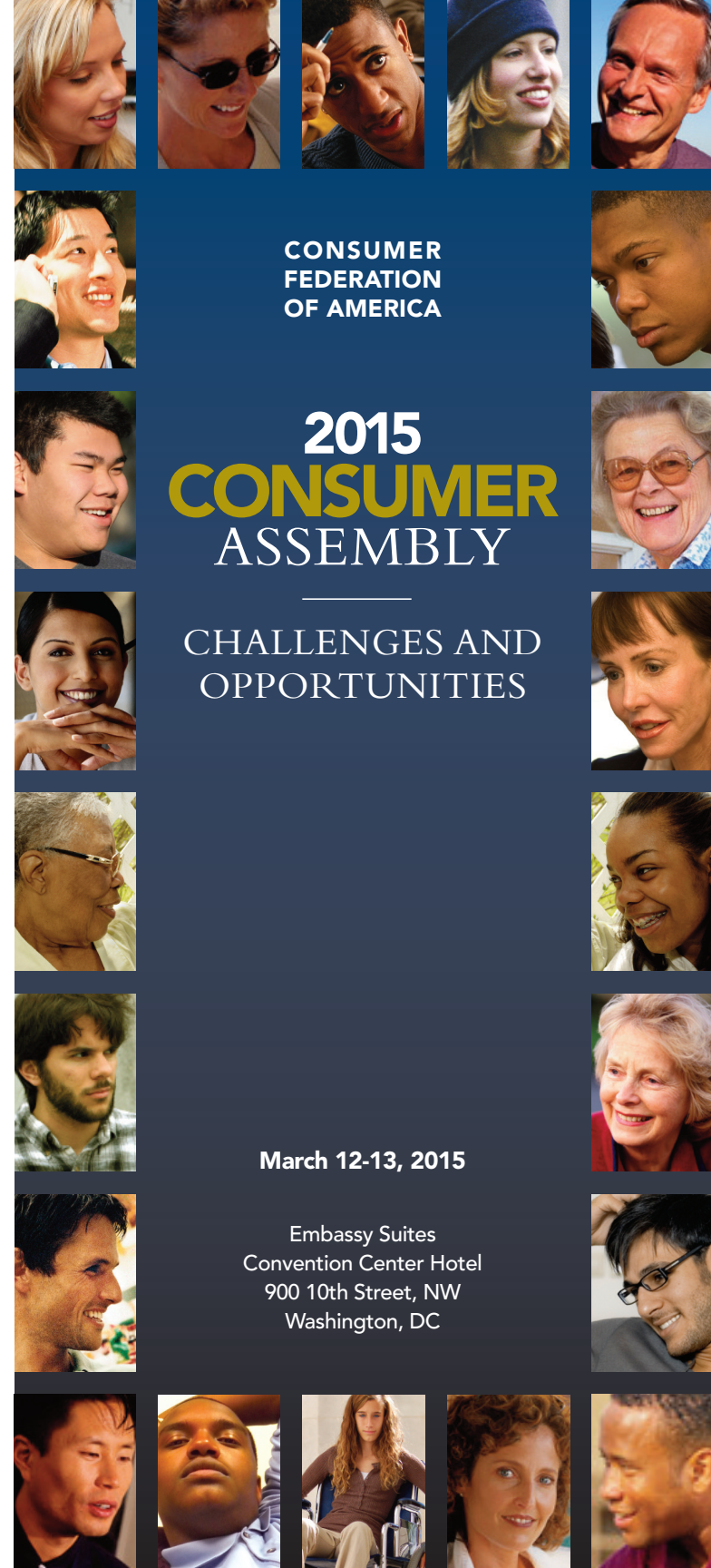
### HOTEL

The Embassy Suites Convention Center Hotel has a small block of rooms available at the rate of \$289 plus tax on a first come first served basis. Reservations should be made individually by February 19 2015 by calling 1-800-362-2779. Please identify yourself as a registrant of CFA's Consumer Assembly Conference in order to receive this rate.

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1620 I Street, NW, Suite 200  
Washington, DC 20006



2015  
**CONSUMER  
ASSEMBLY**  
CHALLENGES AND  
OPPORTUNITIES



CONSUMER  
FEDERATION  
OF AMERICA

2015  
**CONSUMER  
ASSEMBLY**

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March 12-13, 2015

Embassy Suites  
Convention Center Hotel  
900 10th Street, NW  
Washington, DC



# 2015 CONSUMER ASSEMBLY

## CHALLENGES AND OPPORTUNITIES

Since 1967, the Consumer Federation of America's Consumer Assembly has served as the consumer movement's principal meeting where consumer issues are reviewed, policy reforms are discussed, and new initiatives are presented. Once again, Consumer Assembly 2015 will have two special features:

- An emphasis on consumer protection, financial services, and health and safety. For each of these subjects, there will be at least two roundtable discussions and at least one general session.
- The roundtables will feature comments from a broad array of experts drawn from the consumer movement, academia, government, and business.

General sessions will feature both keynote speakers and panel discussions of issues of broad consumer interest.

The conference will begin at 8:30 a.m. on Thursday, March 12th and will conclude at 12:00 p.m. on Friday, March 13th. All those interested in consumer issues are invited to attend. To register online go to [www.consumerfed.org](http://www.consumerfed.org) or return the registration form on the back of this brochure.

## General Sessions

### FEDERAL CONSUMER AGENCIES: 2015 PRIORITIES

New leaders of federal consumer agencies will talk about their priorities for their agencies and how consumer advocates can best help them.

### THE 114TH CONGRESS: FRIEND OR FOE OF CONSUMER PROTECTION?

For the first time in the Obama Administration, Republicans control both houses of Congress. Will Congress attack key consumer protections, like Dodd-Frank and the Affordable Care Act, or will Congress and the Administration work toward common ground? Will Congress seek to cut consumer agency budgets and stifle their consumer protection agendas? What strategies and tactics should advocates utilize to preserve existing consumer protections and establish new ones? What issues can advocates work on together with congressional leaders?

### THE DIGITAL REVOLUTION AND PERSONAL INFORMATION: CONSUMER BENEFITS AND CONCERNS

The digital revolution has spurred innovation and economic growth, enhanced access to knowledge, and enabled individuals to play more active roles in society, culture, commerce, and the democratic process. This revolution, however, has raised concerns about the neutrality of communications protocols and network devices, open standards, interoperability, privacy, security, fair use of intellectual property, the digital divide, and other issues. What should policymakers do to promote the progress that the digital revolution promises and prevent negative consequences?

### TELEMARKETING ABUSES: CAN ANYTHING BE DONE TO STOP THEM?

Despite the National Do Not Call Registry and strict rules about Caller ID "spoofing" and the use of "robocalls" to sell products and services, consumers are being besieged by telemarketing calls that violate their rights. What role is technology playing in facilitating these abuses? Can technology help to prevent and combat them? What more can policymakers and industry do to address these problems?

### CONNECTED CARS: CONSUMER BENEFITS AND CHALLENGES

New cars that allow Internet communications are now being produced. In the not too distant future, some cars will be able to "drive themselves." What are the reliability, safety, and privacy implications of these "connected cars"? Will new monitoring systems more than offset the safety impacts of any increases in distracted driving? Will Internet breakdowns cause transportation breakdowns? And what must policymakers do to ensure a pro-consumer transition to a new digital driving world?

### ELECTRONIC PAYMENTS NETWORKS: PREVENTING FRAUD AND ABUSE

Access to low-cost, electronic payment networks has allowed consumers to move their money with unprecedented speed and security, yet also exposes consumers and their bank accounts to fraudulent transactions. Federal regulators have recently taken action against lead generators using consumer banking information to illegally withdraw money but more action is needed to prevent this and other forms of fraud. How can the gatekeepers of electronic payments networks protect consumers and what is the role of regulators in preventing abuse?

### CONSUMER PRIORITIES: EVIDENCE FROM SURVEYS AND EXPERTS

Many Americans have expressed skepticism about government regulation in general yet are supportive of specific consumer protections. What does the latest research show about what consumers want from sellers and regulators?

### THE FUTURE OF INVESTIGATIVE JOURNALISM: IMPLICATIONS FOR CONSUMERS

The best investigative journalism of the past has exposed marketplace abuses and the failure of government agencies to address these abuses. However, principally because of funding constraints, major broadcast companies and established print organizations have been forced to cut back this journalism. To what extent can emerging on-line digital news bureaus and aggregators take their place? How can consumer advocates effectively engage with all investigative journalists to advance the public interest?

### CONSUMER INFORMATION DISCLOSURES: WHEN ARE THEY USEFUL?

Disclosures are often used, and are sometimes required, to help consumers make informed decisions about the cost, quality, safety, privacy, and other aspects of products and services. How often do consumers read them, and if they do, do they understand them? What makes disclosures effective in actually changing consumer behavior? Are disclosures useful in some cases even when consumers ignore them? Are there situations in which relying on disclosures to protect consumers is simply inappropriate?

### PRODUCT RECALLS: ARE THERE NEW SOLUTIONS TO AN OLD PROBLEM?

One of the toughest challenges faced by consumer advocates and regulators is ensuring that unsafe products are effectively recalled, with each type of product facing somewhat different challenges. When tens of millions of cars contain potentially exploding airbags, regulators may face a Hobbesian choice whether to immediately urge their disconnection. Or, when many children's products are found to be hazardous, how can owners even be contacted? Or, when a widely-distributed food product is contaminated, is it possible to remove all items from the supply chain? Can new technologies enhance supplier communication with consumers?

### AUTO INSURERS AND LOW-WEALTH DRIVERS: DISCRIMINATORY PRICING AND UNFAIR PRACTICES

Recent research suggests that low-income drivers and people of color pay more than others for the same auto insurance policy because of factors including education, occupation, and even race. But most state insurance regulators have not seriously addressed these issues. What should these regulators do to ensure fair treatment of lower-income Americans who need to drive and are required by all but one state to carry liability insurance? Does the federal government and, specifically, the Federal Insurance Office have a responsibility to address issues of affordability and fairness?

### THE FUTURE OF SOLAR ENERGY: HOW WILL THIS "DISRUPTIVE TECHNOLOGY" AFFECT CONSUMERS?

The production of solar energy from rooftop panels, community installations, and large solar farms has been increasing rapidly and gives every indication of expanding in the future. This "disruptive technology" can both empower consumers and reduce carbon emissions. But in the near future, it may well have varying cost impacts on different groups of consumers. How can this progressive technology be best implemented to restrain or reduce consumer costs and to ensure reliability of electric service?